(d) if so, the details thereof and what action is contemplated against de faulting banks not complying with these instructions;

(e) whether the instructions, as referred to parts (a) and (c) above, are also applicable to various branches of State Bank of India in Delhi and Uttar Pradesh; and

(f) if so, the details thereof and if not, the reasons therefor ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY) : (a) to (d) Reserve Bank of India (RBI) have reported that on the basis of the recommendations of the Goiporia Committee on Customer Service they have advised all scheduled commercial banks in January, 1992 to display prominently in the banking hall time norms for specified business transactions. Complaints received from individual customers about non-adherence/non-display of time norms laid down are taken up with the banks concerned for necessary corrective action.

(e) and (f) The instructions of RBI issued in January, 1992 are applicable to State Bank of India also. According to information furnished by State Bank of India, the bank have laid down time norms' for six types of transactions, namely, issuance of demand drafts, issuance of cheque books, receipt of cash, opening of account, encashment of cheques and encashment of drafts. All branches of State Bank of India including those in Delhi and in Uttar Pradesh are required to follow these instructions and also to display them in their banking halls.

बिहार में त्रिमुहानीघाट में बैंक की शाखाएं खोला जाना

3777. **श्री सत्यप्रकाश मालवीय :** क्या वित्त मंत्री यह बताने की कृपा करेंगे कि :

(क) क्या उनके मंत्रालय को ग्राम त्रिमुहानी-घाट, जिला दरभंगा (बिहार) में बैंक की शाखा खोलने जाने के संबंध में अभ्यावेदन प्राप्त हुए हैं ; यदि हां, तो ऐसा अभ्यावेदन सर्वप्रथम कब दिया गया और किस व्यक्ति/एजेंसी ने यह अभ्यावेदन दिया ;

(ख) सरकार इस संबंध में क्या कार्यवाही कर रही है ;

(ग) इसके कब तक खोले जाने की सम्भावना है; और

(घ) क्या सरकार ने बैंक खोलने के लिए कोई मानदंड निर्धारित किए हैं और यदि हां, तो उनका ब्यौरा क्या है ?

वित्त मंत्रालय में राज्य मंत्री (श्री एम० वी० चंद्रशेखर मूर्ति) : (क) भारतीय रिजर्व बैंक को दरभंगा जिले (बिहार) में ग्रामीण केन्द्र त्रिमुहानी-घाट में शाखा खोलने के वास्ते किसी बैंक से कोई प्रस्ताव प्राप्त नहीं हुआ है ।

(ख) और (ग) उपर्युक्त (क) के संदर्भ में प्रश्न ही नहीं उठता है ।

(घ) 1990-95 की वर्तमान शाखा विस्तार नीति के तहत, अपने सेवा क्षेत्र दृष्टिकोण के अन्तर्गत ग्रामीण केन्द्रों पर शाखा खोलने के लिए बैंकों से प्राप्त प्रस्ताव संबंधित राज्य सरकारों के संस्थागत वित्त निदेशालयों से विधिवत संस्तुत होते हैं, जिन पर भारतीय रिजर्व बैंक गुण-दोषों के आधार पर विचार करता है ।

Withdrawal of Concessions to Small Scale Industries in Punjab

3778. SHRI IQBAL SINGH : Will the Minister of FINANCE be pleased to state :

(a) whether it is a fact that highly labour intensive industries like steel manufacturing, yam, hosiery, shawl making, foundry, soap making, card board, fan manufacturing etc. in Punjab have been adversely affected due to withdrawal of concessions to the small scale industries;

(b) if so, what are the details in this regard; and

(c) what steps are being taken by Government to save the interests of small scale in the State ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKHAR MURTHY) : (a) and (b) In the Budget 1994-95, excise duty exemption on certain items like shawls, soap made without the aid of power, card board boxes, woollen yarn, rerolled products of iron and steel etc. have been withdrawn. However, in terms of general SSI exemptions scheme, SSI units manufacturing specified goods are not required to pay excise duty for the